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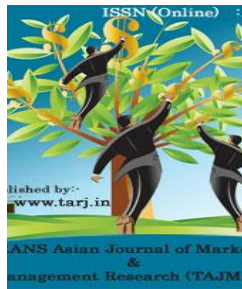
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The vision of the journals is to provide an academic platform to scholars all over the world to publish their novel, original, empirical and high quality research work. It proposes to encourage research relating to latest trends and practices in international business, finance, banking, service marketing, human resource management, corporate governance, social responsibility and emerging paradigms in allied areas of management. It intends to reach the researcher's with plethora of knowledge to generate a pool of research content and propose problem solving models to a pool of research content and propose problem solving models to address the current and emerging issues at the national and international level. Further, it aims to share and disseminate the empirical research findings with academia, industry, policy makers, and consultants with an approach to incorporate the research recommendations for the benefit of one and all.

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THE STUDY ON ISSUES AND CHALLENGES OF MOBILE BANKING SYSTEM IN INDIA

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ABSTRACT

The increase of mobile phone usage provides opportunities for the growth of mobile banking (m-banking). This paper reviews the emerging factors and issues of m-banking. Mobile devices include mobile phones, wireless tablets, PDAs and any other device that connect to mobile telecommunication network and make it possible for payments to be made. In present scenario Mobile payments can become a complement to cash, cheques, credit cards and debit cards. . mobile payment system are also used for payment of bills such as direct debit, electronic funds transfer and , Internet banking payments.

KEYWORDS: *M-Banking, Mobile Services, Electronic fund transfer, Challenges and issues.*

INTRODUCTION

FEATURES OF MOBILE BANKING

- Mobile banking application is user friendly to the customer. And also it provides Simplicity and Usability to its.
- Mobile banking provides Universal access. The coverage should include domestic, regional and global environments. M-payments service must provide for transactions between one customer to another customer (C2C), or from a business to a customer (B2C) or between businesses (B2B).
- Customer must be confident that his or her account may not be misused by others. And also customer believe that the credit histories and spending patterns of the customer should not be openly available for public.
- M-payment system is cheaper than existing payment mechanism in terms of cost.

- The speed at which m-payments are executed must be acceptable to customers and merchants.
- M-payment application must be available globally, word-wide. And it became widely acceptable payment system across the border

NEED FOR THE STUDY

A mobile banking service to become acceptable in the market as a mode of payment in India. In this situation due to the technological era to know about M-banking is very important. And also to find the challenges and issues related to mobile banking is most important and also provides solution to over the issue is essential.

OBJECTIVES

PRIMARY OBJECTIVE

To find out major issues and challenges of mobile banking system in India.

SECONDARY OBJECTIVES

To understand about mobile banking system in India.

To understand current operating practices of mobile banking in India.

METHODOLOGY

The study was conducted to identify the challenges and issues of mobile banking in India. And to make suggestions on the basis of findings of the study.

The data can be collected through primary and secondary sources. But in this study data is collected through only secondary data. Secondary data includes i.e Journals, newspaper, website, magazine etc.

LIMITATION

This study is limited to mobile banking only.

This study is only focus on issues and challenges of mobile banking.

This study is done in limited period of time.

REVIEW OF LITERATURE

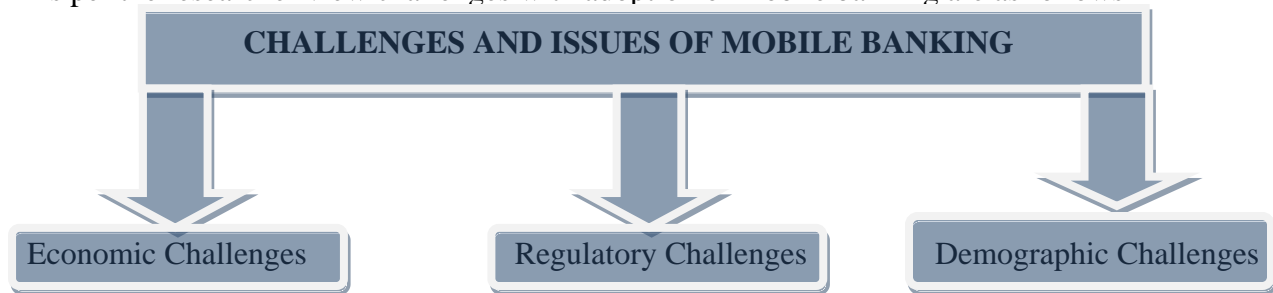
According to the cognizant survey approximately 72% of respondents said they worry about the security of accessing financial data on a mobile device. Survey result says that security remains a major concern in adopting m-banking.

Scornavacca and Barnes (2004) find out that mobile banking is a result of recent innovations in telecommunications that launched new methods for banking services.

Sharma and Singh (2009) survey found that Indian mobile banking users are specially concerned about security issues like account misuse, financial fraud, and user friendliness. Comninos et al. (2008) suggested that consumers will transact electronically if there is convenience and security in mobile banking.

ISSUES AND CHALLENGES

As per the researcher view challenges with adoption of mobile banking are as follows



ECONOMIC CHALLENGES

Low transaction value – In India rural population is spread across 600000 villages. Each village produces lower transaction value. But profitability can be achieved by large volumes.

Therefore, any mobile banking payment system must be inexpensive enough to be attractive for the end-customer over existing methods.

REGULATORY CHALLENGES

- Restricted to Financial Institutions
- Rupee Transactions
- Existing Account Holders

Only existing financial institutions and banks are allowed to offer mobile banking. In India's all transactions must be done only in national currency, i.e. Rupee. This is the major constraint between Indian mobile payments and the world. Only those having a valid bank account would be allowed to use mobile banking.

DEMOGRAPHIC CHALLENGES

Language barrier – In India has 18 official languages which are spoken across the country. It is the major difficulty faced in mobile banking transactions.

Illiterate- Two-thirds of the population in India is illiterate, this creating difficulty in deployment of mobile banking solutions.

SUGGESTIONS

Public key infrastructure security must be developed by using, biometrics and passwords integrated into the mobile payment solution architectures.

While using the mobile banking for transaction customer needs to provide certain information for security purposes like phone number, SIM card number, pin number etc. this avoids most of the fraud.

Need to create in the mind of customer mobile payments have to be as anonymous as cash transactions.

To overcome the language barrier make software that is user friendly and available in different languages.

It is now necessary to provide end-to-end security based on advancement in technology. It means that if customer use mobile device for mobile banking then the data transacted is secure at the bank end and not at the user end.

CONCLUSION

From the above study it's clear that there is a vast opportunity in mobile banking area. Mobile banking users are majorly concentrated on privacy and security. Banks are advised to educate customers on this issue to raise their awareness about security. Especially for the customer who feels that there are insecure while using the mobile banking. And also everyone doesn't understand same language. So it's very important to make software that is user friendly and available in different languages.

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SKILL GAP ANALYSIS FOR THE FINANCE & ACCOUNTING OUTSOURCING IN MANUFACTURING INDUSTRIES OF ODISHA – A REVIEW OF LITERATURE

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ABSTRACT

The present paper is an attempt to understand the various skill gap analysis for the finance and accounting outsourcing in manufacturing industries in Odisha. For this purpose 72 various research papers reviewed and at the end 13 papers considered. The paper is basically of secondary source and the objective is to identify the various variables related to outsourcing of finance and accounting.

KEYWORDS: *Finance & accounting, outsourcing, cost reduction, organisation.*

INTRODUCTION

REPORT OF FEDERAL RESERVE BANK OF NEW YORK (1999): The report mentioned that most of the organizations are using outsourcing as a business strategy to increase the market competitiveness and over the time period it becomes one of the important parts of US financial services. Initially, only routine tasks were outsourced but with changing time IT based solutions, Human Resources, Finance and accounts jobs are most frequently outsourced to a third party and the reasons for doing this is to reduction of costs, effective utilization of manpower, ability to access superior expertise and avail the best practices in the industry. This also helps the organizations to utilize the workforce in their respective core areas and thus improves the overall productivity of the organizations.¹

Jackson et al. (2001) The authors focus that due to competitive pressure most of the companies offload some of the segments in the value chain for optimal uses of resources. The major advantages that the companies try to achieve are cost reduction, application of technology, focus on specialization, and establish a market discipline and flexibility. The study identified that those who are outsourced have significantly improved in cost reduction. Although, the delivery process is slow, still it has significance if we look at the overall value addition that the activity is going to bring to any particular company. According to the authors the main area of argument is whether the company will outsource the core areas or noncore areas. To take a decision in this regard, a proper risk analysis need to be carried out followed by a market consideration, i.e. whether the outsourcing is really needed or not. It also need to be compared with internal strength vis – à – vis external strengths. This should be followed by an economic evaluation. If the economic benefits can't be achieved then it should not be implemented as an effective strategic tool. So, outsourcing will work once it is being judged with respect to all the aspects.²

Coward (2003) The author in this article studied the global outsourcing decisions of SMEs. Most of the firms choose India as their best destination to outsource the core software needs and the reasons for doing so can be attributed with the help of factors like cost savings, availability of skilled technical professionals, project management skills and quality certification, understanding of western business culture, intellectual property rights protection, regulatory environment, telecommunication infrastructure, stable government. Thus, it can be seen that decision to outsource is not only limited to cost factor alone, some other important elements like lack of skill manpower and socio, political and technical environment also have equal weightage.³

FFIEC Handbook (2004) The handbook highlights on the fact that although outsourcing becomes an important part of most of the financial organizations, still it fails to reduce the risks associated with it. Some important risks like, loss of funds, loss of competition, damage reputation and disclosure of information may remain high even after outsourcing the activities. Rather, these risks will come in different dimensions. Although, it helps to focus on proper utilization of manpower and reduces skill shortages for a specific activities, still risk associated with these factors need to be examined to implement the strategic decisions related to outsourcing.⁴

PWC Report (2005) The report describes outsourcing as a management process which aims to signify the overall organizational effectiveness. Its core objective is to reduce the overall operational cost in case of finance and procurement. Not only that, it also helps to save more and the same savings can be utilized by the organizations in other investment ventures in near future. Thus, it now becomes a long term strategy rather than short term strategy to improve the overall effectiveness of the organization. Looking at the overall demand supply gap, the report also indicates that role of developing countries like India, becomes importance. With reducing barriers in terms of trade and commerce, the movement of services and other sectors become much easier and hence started its own way of creating a whole new world.⁵

IBM Institute for Business Value (2005) The research paper focuses on the changing nature of finance department of an organization. It is highlighted in the report that previously the organization focuses more on standardization of activities but right now most of the organizations are focusing on striking a balance between risk and management. Along with that cost reduction becomes the primary concern for this department. So, right now the focus is on

managing complexity in various areas and this management process should lead to achieve sustainable and profitable growth for the organization.⁶

Aldarrab et al. (2006) The paper discusses the growing trend of outsourcing in India compared to other developing countries in Asian regions. It has witnessed that with passes of time most of the MNCs, shifting their focus from non – core activities to core activities, thus, outsourcing becomes inevitable. While doing so, it becomes apparent that India becomes an emerging nation in case of outsourcing activities mostly in case of service sectors as it has the competency to implement the same. Over the time period, the government also made regulations flexible in this regard, so that it can create enough job opportunities in the local market. Not only that, it also helps to absorb the talented expertise and its knowledge on core business process also becomes inevitable for foreign players who needs continuous value addition in this regard. Thus, today cost reduction is not the only criteria, along with that use of expertise resources also becomes other important areas in this regard.⁷

Houseman (2006) The paper discusses the reasons for offshore or outsourcing activities most ly undertaken by US manufacturing firms and how it improves the productivity and efficiency. It has been witnessed in the study that although, it is very difficult to measure exactly the actual impact of productivity improvement, but surely the organizations involve in outsourcing activities are mostly focusing on cost savings, data security, maintaining and amending internal controls.⁸

Agarwal (2009) The author discusses the growing importance of KPO in the present day of outsourcing business. The KPO has come as a new trend in this business as it spread over in various other value added services. The gradual shifting from industrial outsourcing to knowledge based outsourcing activities thus created a new domain which mainly focuses on consultancy, intellectual property related matters and finance and accounts. Not only that, the introduction of strategic orientation opens a new dimensions as the same services are now available at a greater flexibility. This helps to reduce and manage spend categories more expeditiously and effectively. This has also helps to design and monitor business metrics and reporting system.⁹

Bird et al. (2009) The authors highlights the growing importance of Philippines as the new destination for foreign direct investment in outsourcing industry. The country now is in direct competition with India in terms of growing importance and value added services. The companies who are outsourcing their activities are mainly concern about lack of available skilled resources in their own countries or there is a need to reduce operating costs. Access to advance technologies at a lower cost also attracts the organizations in these emerging destinations. Today, technology driven industry are flourishing and this becomes the core competency of the company's overall performance. Considering these aspects, the trend of flow towards developing and emerging countries becomes most inevitable.¹⁰

PWC Report on Manufacturing Industry (2010) The report shows that the trend of off – shoring activities have been moved from labour related issues to more sophisticated activities. The role of globalization is also plays a crucial role in this regard as the changing nature of the business has been moved from traditional labour related issue to highly technical issues. Today, most of the companies are now depending on third party, where outsourcing some of the core areas of business will be much more effective than doing the same activities within the territorial boundary of their own country. As a proper mechanism have been develop to design and

monitoring activities by the offshore players, this increases the growing demand of this type of business activities.¹¹

Cognizant 20 – 20 Report (2011) The report has been prepared in the context of high technology producing companies and its impact on the decision to outsource the finance and accounts department to a third party. Due to continuous upgradation and changing nature of customer expectations, it becomes difficult for these companies to balance the cost and other activities at an affordable cost. By outsourcing some of non-core activities can become profitable in terms of long run growth. Developing a partnership with an expert will give them sufficient exposure to industry specialists and the company can focus on the core activities.¹²

Ernst & Young Report on Outsourcing (2013) The report highlights the trends of outsourcing activities from Europe to other nations and also tries to identify the top reasons for adopting outsourcing activities. In case of most of the European companies the top three outsourcing reasons are cited as reduction in cost, improvements in efficiency and quality. The report also shows a trend of balancing the cost benefits under different macroeconomic conditions. This is so, most of the time even if the services are outsourced; the implementing agencies remain liable to fulfill the local rules and regulations. So, proper understanding of legal issues will become important criteria in this regard. This also helps to develop a mechanism which can be utilized to reduce the customer vendor complaints.¹³

CONCLUSION

Through the review of these literature the various variables identified are reduction of cost, effective utilisation of manpower, ability to access superior expertise, avail best practices in the industry, application of technology, focus on specialisation, establish market disciplines, flexibility, skilled technical professional services can be availed, reduce the risk of loss of funds, disclosure of information will remain high, more saving in money, striking balance between risk and management, helps in amending internal control, can hire skilled resources, can focus on core activity, can help in reducing customer vendor complaints etc. this will definitely help to undertake the research in different context for different industries in general.

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QUALITY OF WORK LIFE IN EDUCATIONAL INSTITUTES

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ABSTRACT

The purpose of the study is to know the overall quality of work life in the educational institutes affiliated to Kurukshetra University in Kaithal District. The term Quality of Work Life (QWL) aims at changing the entire organizational climate by humanizing work, individualizing organizations and changing the structural and managerial systems. It takes into consideration the socio-psychological needs of the employees. It seeks to create such a culture of work commitment in the organizations which will ensure higher productivity and greater job satisfaction for the employees. The researcher has used questionnaire method for the data collection. Since it is not possible to study the entire universe, so a sample of 100 respondents was chosen. With the help of Percentage method the researcher analyzed that the employees in the educational institutes affiliated with university are satisfied and comfortable with their current job responsibilities and jobs as 57% are satisfied and no one is highly dissatisfied. As far as job security in organization is concerned 49% are satisfied and 3% are highly dissatisfied and feel job insecurity in the organization. Mostly the employees are satisfied in the various dimensions of Quality of Work life.

KEYWORDS: *Quality, Work life, Job satisfaction, organizational climate, work commitment.*

INTRODUCTION

The term “quality of work life” (QWL) was first introduced in 1972 during an international labour relations conference. Quality of Work Life (QWL) received more attention after United Auto Workers and General Motors initiated a Quality of Work Life (QWL) program for work reforms. A process by which an organization responds to employees needs by developing mechanisms to allow them to share fully in making the decisions their design their lives at work. (Robbins, 1989)

The term Quality of Work Life (QWL) aims at changing the entire organizational climate by humanizing work, individualizing organizations and changing the structural and managerial systems. It takes into consideration the socio-psychological needs of the employees. It seeks to create such a culture of work commitment in the organizations which will ensure higher productivity and greater job satisfaction for the employees. Quality of work life refers to the favorableness or unfavourableness of the job environment of an organization for its employees. It is generic term which covers a person's feelings about every dimension of his work e.g. economic incentives and rewards, job security, working conditions, organizational and interpersonal relationships etc. The term QWL has different meanings for different people. A few important definitions of QWL are as follows:

Quality of Work Life is the degree to which work in an organization contributes to material and psychological well being of its members. (Harrison)

Quality of Work Life is a process of joint decision making, collaborations and building mutual respect between management and employees. (D.S.Cohan)

Quality of Work Life is a process of work organization which enables its members at all levels to participate actively and effectively in shaping the organizations' environment, methods and outcomes. It is a value based process which is aimed towards meeting the twin goals of enhanced effectiveness of the organization and improved quality of life at work for the employees (The American Society of Training and Development)

To summarize, Quality of Work Life is the degree to which employees of an organization are able to satisfy their personal needs through experience in the organization. Its main aim is to create a work environment where employees work in cooperation with each other and contribute to organizational objectives.

SCOPE OF QUALITY OF WORK LIFE

Quality of work life is a multi dimensional aspect. The workers expect the following needs to be fulfilled by the organizations:

1. **COMPENSATION:** The reward for work should be above a minimum standard for life and should also be equitable. There should be a just and equitable balance between the effort and the reward.
2. **HEALTH AND SAFETY:** The working environment should be free from all hazards detrimental to the health and safety of the employees. The main elements of a good physical environment for work should be reasonable hours of work, cleanliness, pollution free atmosphere, risk free work etc.
3. **JOB SECURITY:** The organization should offer security of employment. Employees should not have to work under a constant concern for their future stability of work and income.
4. **JOB DESIGN:** The design of jobs should be such which is capable of meeting the needs of the organization for production and the individual for satisfying and interesting work. Quality of work life can be improved if the job allows sufficient autonomy and control, provides timely feedback on performance and uses a wide range of skills.

5. **SOCIAL INTEGRATION:** The workers should be able to feel a sense of identity with the organization and develop a feeling of self esteem. This includes the elimination of discrimination and individualism, whilst encouraging teams and social groups to form.
6. **SOCIAL RELEVANCE OF WORK:** Work should not only be a source of material and psychological satisfaction, but also a means of social welfare. An organization that has greater concern for social causes can improve the quality of work life.
7. **SCOPE FOR BETTER CAREER OPPORTUNITIES:** The management should provide facilities to the employees for improving their skills both academic and otherwise. The management should always think of utilizing human resources for expansion and development of the organizations.

Researcher conducted a research project on private educational institutes affiliated to Kurukshetra University Kurukshetra. The University's programs combine the enduring value of a liberal arts education with the skills and experience offered by professional departments. The University has 445 teaching faculty members. The University also has 457 affiliated colleges and institutes in the Districts of Ambala, Panipat, Kaithal, Yamuna Nagar, Hisar, Fatehabad, Jind, Karnal, Sirsa, Kurukshetra and Panchkula.

REVIEW OF LITRATURE

Herzberg at al., (1959) explained Hygiene Factors" and "motivator factors" to distinguish between the separate causes of job satisfaction and job dissatisfaction. It has been suggested that motivator factors are intrinsic to the job that is; job content, the work itself, responsibility and advancement.

Hackman and Oldham (1976) drew attention to what they described as psychological growth needs as relevant to the consideration of Quality of work life .Several such needs were identified: skill variety, Task identity, Task significance, Autonomy and Feedback. They suggested that such needs have to be addressed if employees are to experience high quality of work life.

Cummings, Thomas G.; Molloy, Edmond S. (1977) assessed the current state of knowledge in the areas of productivity and job satisfaction. The authors attempted to demystify the work-improvement literature so that individuals can choose, implement, and evaluate a work-improvement strategy relevant to their organizations.

Warr and colleagues(1979), in an investigation of Quality of work life, considered a range of apparently relevant factors, including work involvement , intrinsic job motivation, higher order need strength, perceived intrinsic job characteristic ,job satisfaction , life satisfaction, happiness, and self rated anxiety. In particular, war et al. found evidence for a moderate association between total job satisfaction and total life satisfaction and happiness, with a less strong, but significant association with self rated anxiety.

In contrast to such theory based models, Taylor (1979) more pragmatically identified the essential components of quality of work life as: - Basic extrinsic job factor of wages, hours and work condition and the intrinsic job notions of nature of the work itself. He suggested that a number of other aspects could be added. Including; individual power, employee participation in the management, fairness and equity, social support use of one's present skills, self development a meaningful future at work , social relevance of the work ar product effect on extra work activities.

Taylor suggested that relevant quality of work life concept may vary according to organization and employee group.

Mirvis and Lawler (1984) suggested that quality of work life was associated with satisfaction with wages, hours and work conditions describe the “basic element of good quality of work life”; as safe work environment, equitable wages equal employment opportunity and opportunity for advancement.

Seyfarth, John T.; Bost, William A (1986,) Studied the relationship between teacher turnover (TT) and school district characteristics and between TT rates in districts with high composite scores in each of 6 worklife categories. A questionnaire survey measured the following variables: compensation; growth and security; social integration; a safe, comfortable work environment; use and development of human capacities; and constitutionalism. The data show that districts that paid relatively high salaries were able to hold teachers even when they employed large numbers of commuting employees.

Baba and Jamal (1991) listed what they described as typical indicators of quality of work life, including: job satisfaction, job involvement, work role ambiguity, work role conflict, work role overload, job stress, organizational commitment and turn over intentions. Baba and Jamal also explored reutilization of job content, suggesting that this facet should be investigated as part of the concept of quality of work life.

Stephen J. Havlovi (1991) developed and tests hypotheses regarding the influence of Quality of Work Life (QWL) initiatives on absenteeism, accidents, grievances, and quits, using monthly longitudinal human resource archival data collected at a unionized Midwestern heavy manufacturing firm for the period from 1976 to 1986. QWL is found to significantly reduce absenteeism, minor accidents, grievances, and quits.

Loscocco & Roschelle, (1991) elaborated that work –related stress and the relationship between work and non work life domains have also been identified as factor that should conceptually be included in quality of work life.

Peter M. Hart, (1994) hypothesized that psychological distress and morale would be separate outcomes of positive and negative work experiences. Results confirmed that psychological distress and morale operate on different dimensions. Three structural equation models showed that positive experiences were stronger determinants of morale than psychological distress, whereas negative experiences were stronger determinants of psychological distress than morale. The findings challenge conventional wisdom and suggest that it is not possible to enhance morale by reducing negative experiences, nor is it possible to reduce psychological distress by focusing on positive experiences.

Perry, Chapman, Snyder Jr, (1995) investigated that classroom practices differed significantly among teachers who held different perceptions about the quality of their work life. However, findings also suggest that interventions aimed at enhancing quality of work life based on the premise that more satisfied teachers may be more receptive to change may be ill-conceived.

Karen Seashore Louis (1998) explored the way in which teachers’ quality of work life contributes to their commitment to work and their sense of efficacy.

First, a model that ties organizational characteristics of the work place to important behaviors, attitudes and psychological characteristics of teachers that affect their teaching is presented.

Second, measures of quality of work life in eight schools are examined, along with the relationship between the quality of work life variables and measures of teachers' commitment and sense of efficacy. Finally, the effects of school structure on quality of work life are examined. The data suggest that quality of work life measures are strongly associated with both dependent variables. The discussion focuses on the implications of the findings and the model for reform strategies.

Danna & Griffin, (1999) Quality of work life is not a unitary concept ,but has been as incorporating a hierarchy of perspectives that not only include work based factor as job satisfaction with pay and relationship with work colleagues , but also factor that broadly reflect life satisfaction and general feeling of well being.

Linda K. Johnsruud (2002) analyzed that there seems to be a presumption that the quality of work life on college and university campuses has declined for faculty and administrative staff. The author argues that campus leaders who want to improve the performance and retention of faculty and administrative staff must identify and address the particular issues that matter to those employed on their campuses.

Richard Winter, Tony Taylor & James Sarros (2000), Concluded The Quality Of Academic Work Life (QAWL) Within A Comprehensive University In Australia. The Study Concluded That Comprehensive universities suffer from strategic dissonance. They want to deliver cost efficiencies and maintain institutional reputation (i.e. centralise), but also want to serve distinct market sectors and expand their revenue base (i.e. decentralise).

Sirgy et al.:(2001) defined that the key factor in quality of work life are : need satisfaction based on jobs requirements, need satisfaction based on environment , need satisfaction based on supervisory behavior, need satisfaction based on ancillary programmes, organizational commitment.

Ellis and Pompili (2002) identified a number of factors contributing to a job dissatisfaction and quality of work in nurses, including poor work environments, Residents aggression, workload, unable to deliver quality of care preferred, Balance of work and family, shiftwork, lack of involvement in decision making, professional isolation , lack of recognition ,poor relationship with supervisor /peers, role conflict ,lack of opportunity to learn a new skill.

Bearfield,(2003) used 16 questions to examine quality of work life and distinguished between causes of dissatisfaction in professional ,intermediate clerical, sales and service workers, indicating that different concern might to have to be addressed for different groups.

OBJECTIVES AND SIGNIFICANCE OF STUDY

Objectives of the study are:

Primary objective of the study is to know the overall quality of work life in the educational institutes affiliated to Kurukshetra University in Kaithal District, which are been, achieved with the help of following sub objectives:

To measure the level of satisfaction of employees towards the quality of work life.

To identify the major areas of dissatisfaction if any, and provide valuable suggestions to improve the employees satisfaction in those areas.

SIGNIFICANCE OF THE STUDY

The term Quality of Work Life (QWL) aims at changing the entire organizational climate by humanizing work, individualizing organizations and changing the structural and managerial systems. It takes into consideration the socio-psychological needs of the employees. It seeks to create such a culture of work commitment in the organizations which will ensure higher productivity and greater job satisfaction for the employees.

Quality of work life refers to the favorableness or unfavorableness of the job environment of an organization for its employees. It is generic term which covers a person's feelings about every dimension of his work e.g. economic incentives and rewards, job security, working conditions, organizational and interpersonal relationships etc.

By studying the "Quality of Work Life", employees' view regarding work life in educational institutes could be analyzed and suggestions given to that institute to improve the quality of work life.

Implementation of suggestions, if there is any deficiency in the functioning of institutes, will be helpful in the smooth functioning of educational institutes and to increase the job satisfaction level of employees.

RESEARCH METHODOLOGY

INSTRUMENTS USED

Data was collected from primary sources to get first hand unbiased information. The researcher has used questionnaire method for the data collection. Closed ended and open ended questions were there in a questionnaire.

THE SAMPLE SIZE AND SAMPLING TECHNIQUE

Since it is not possible to study the entire universe, so a sample of 100 was chosen.

Simple Random Sampling was used in this project.

STATISTICAL TOOLS

The researcher used Percentage method for the purpose of analysis of data.

The formula used to compute Percentage analysis is:

$$\text{Percentage of the Respondents} = \frac{\text{No. of Respondents}}{\text{Total No. of Respondents}} \times 100$$

AREA OF THE STUDY: Private educational institutes affiliated to Kurukshetra University Kurukshetra.

LIMITATIONS OF THE STUDY

1. The study was restricted to only teaching faculty members. Administrative and non teaching employees have not been included in the study.
2. It was not possible to study all the private colleges affiliated to the Kurukshetra University, so colleges in Kaithal District have been taken for the study.

3. Due to time constraints it was not possible to conduct a study on population, so a sample of employees has been taken from each educational institute.

SCOPE OF FURTHER RESEARCH

A study can further be conducted in following areas:

In researcher study only Kurukshetra university and its affiliated private colleges has been taken for study but the other universities and their colleges can be taken for further study.

As researcher's study is limited to educational institute further the study can be conducted in industries also.

RESULTS AND DISCUSSION

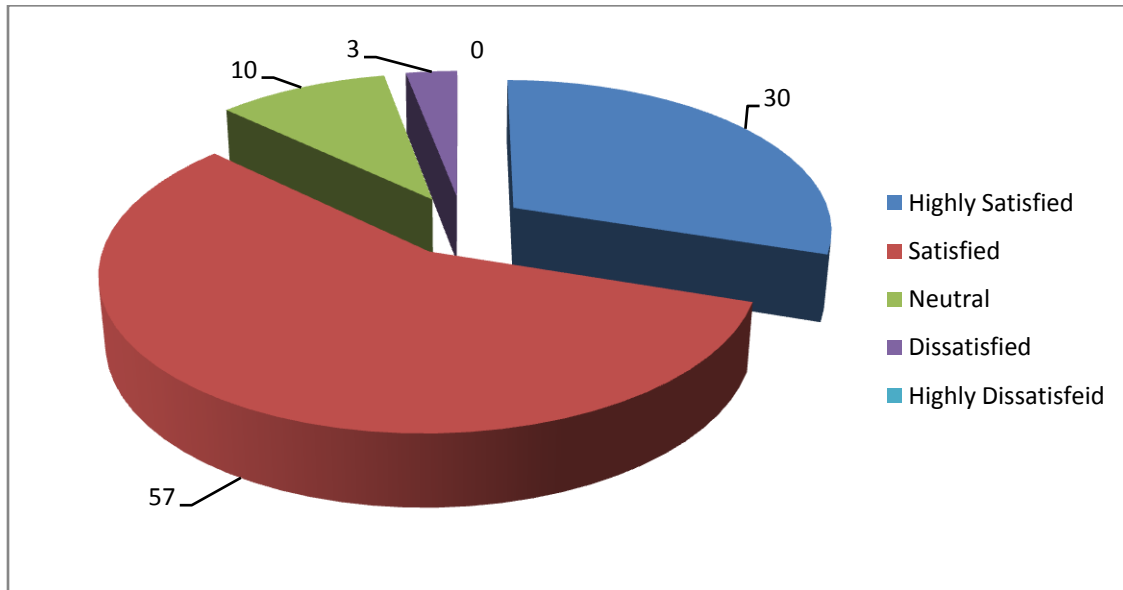
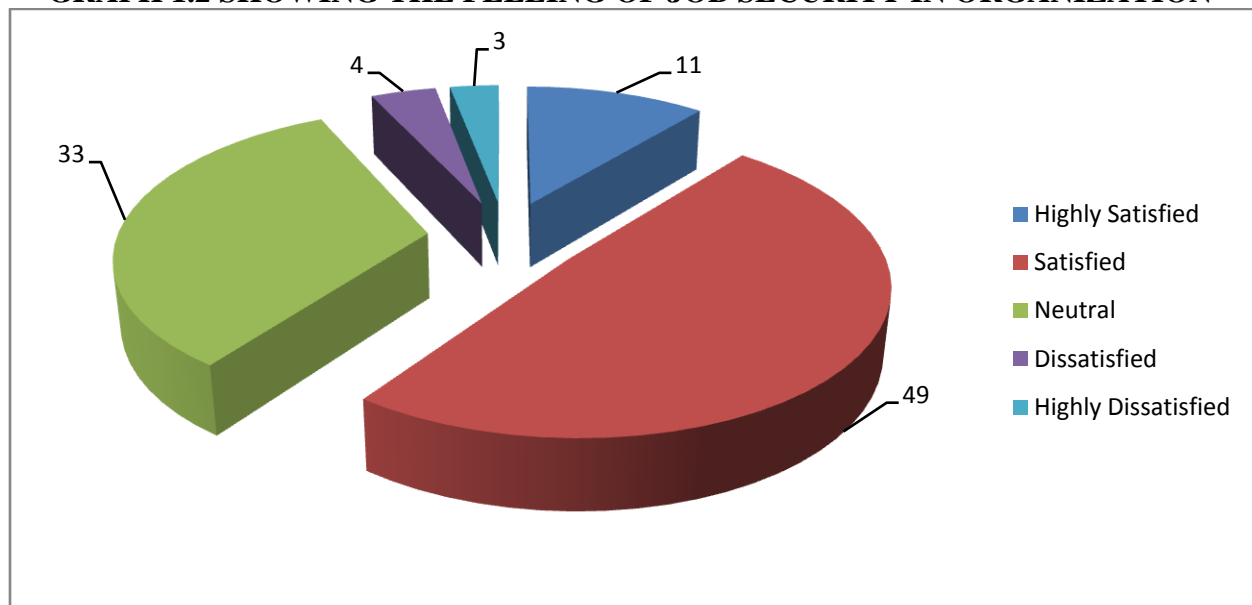
TABLE:- 1.1

Question No.	OPTIONS					Total persons
	(a) % Strongly agree	(b) % Agree	(c)% Neutral	(d)% Disagree	(e)% Strongly disagree	
1.Satisfaction with current job	30	57	10	3	0	100
2. Job security in organization	11	49	33	4	3	100
3. Adequate and fair compensation according to work or designation	8	65	22	5	0	100
4. Satisfaction with the promotional policies in organization	5	7	58	22	8	100
5. Linking rewards to job performance.	11	49	21	15	4	100
6. Cordial relationships exist among the employees/colleagues in organization.	10	52	32	6	0	100
7. Opinion to receive support & encouragement from superiors when work seems difficult	13	26	56	5	---	100
8. Opinion to feel free to offer comments & suggestions	10	67	21	2	0	100
9. Satisfaction regarding communication and information flow between the departments	10	18	28	42	2	100

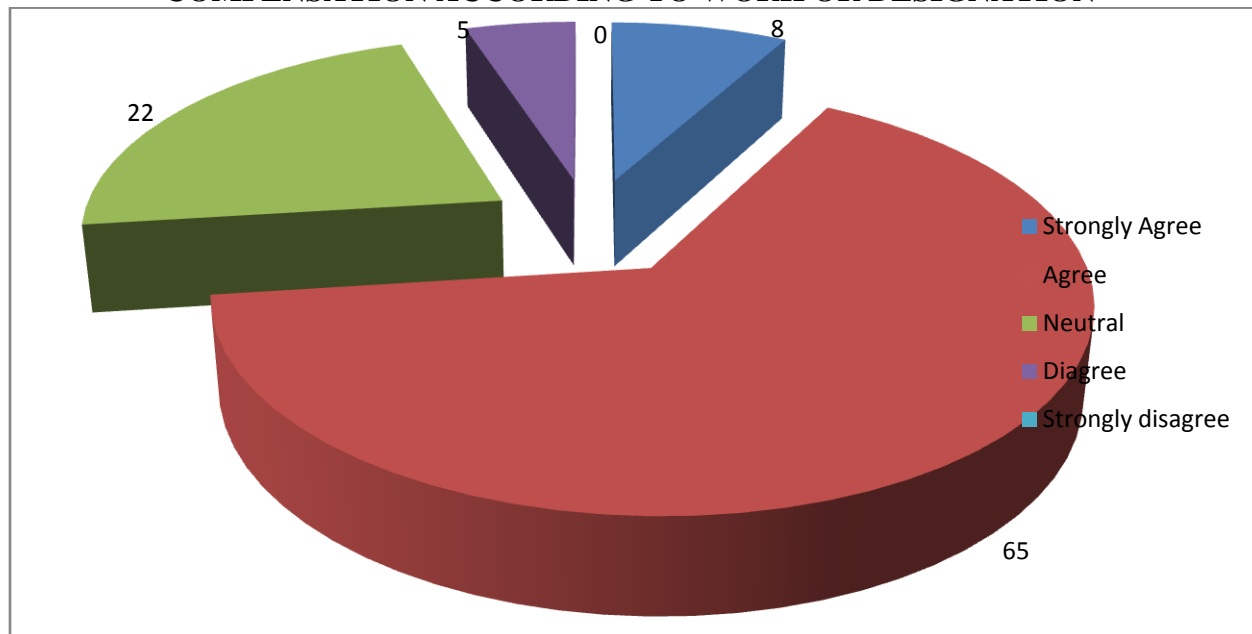
10. Satisfaction with the development programme by the employer	16	34	37	13	0	100
11. Opportunities for self-development	87	9	4	---	---	100
12. Scope of career development in the organization	21	49	23	6	1	100
13. Opinion of performance appraisal programme adopted by management	6	8	53	31	2	100
14. Satisfaction with the Grievance Redressal procedure	9	35	50	4	2	100
15. satisfaction with the safety & healthy working conditions	97	3	0	0	0	100
16. Satisfaction with the working hours of the organization	0	12	47	36	5	100
17. Possibility for brief absences from the work in the middle of the working day	22	58	10	0	---	100
18. How motivating is the work environment	31	62	7	0	---	100
19. Opinion regarding work load in the organization	0	6	91	3	---	100
20. Opinion regarding harassment or any other inappropriate treatment at work	0	0	3	20	77	100
21. Satisfaction with the canteen facility	16	47	29	8	0	100
22. Balance between stated objectives & resources provided by the organization.	29	67	4	0	0	100
23. Opinion regarding the financial position of workplace at the	93	7	0	0	---	100

moment

Source: Primary data

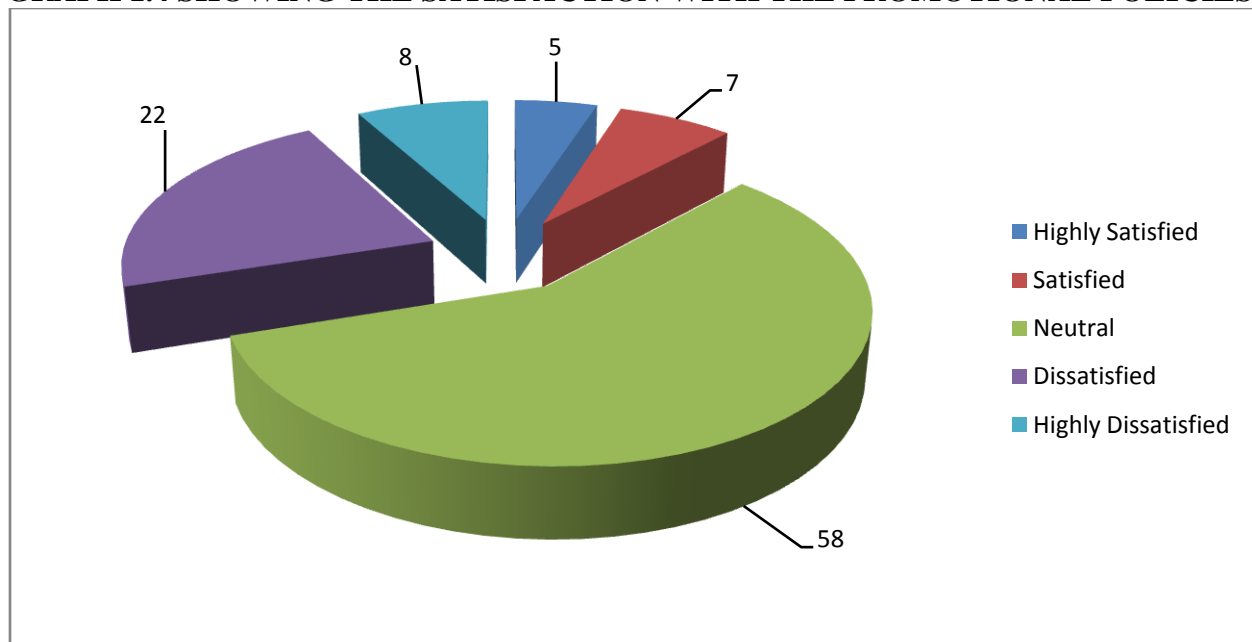
Q1. DO YOU FEEL COMFORTABLE AND SATISFIED WITH YOUR JOB?**GRAPH 1.1 IS SHOWING THE OPINION REGARDING THE SATISFACTION WITH CURRENT JOB****Q2. What Do You Feel About The Job Security In Your Organization?****GRAPH 1.2 SHOWING THE FEELING OF JOB SECURITY IN ORGANIZATION****Q3.DOE THE ORGANIZATION PROVIDES ADEQUATE AND FAIR COMPENSATION ACCORDING TO YOUR WORK OR DESIGNATION?**

GRAPH 1.3 SHOWING THE OPINION REGARDING ADEQUATE AND FAIR COMPENSATION ACCORDING TO WORK OR DESIGNATION



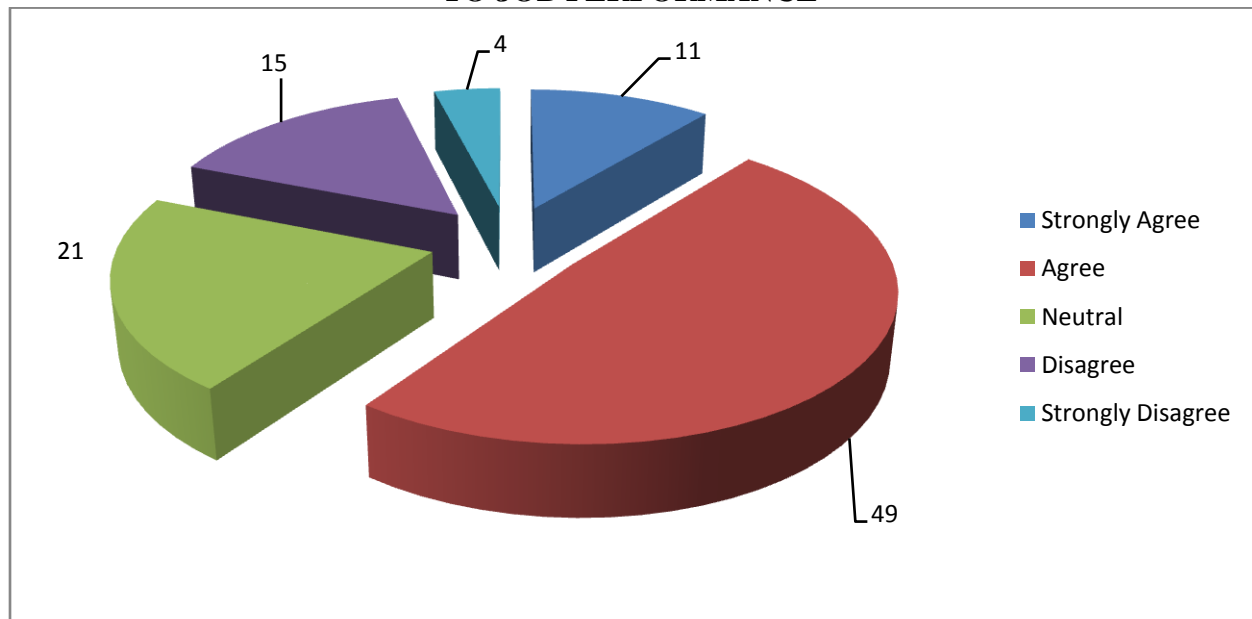
Q4. ARE YOU SATISFIED WITH THE PROMOTIONAL POLICIES IN YOUR ORGANIZATION?

GRAPH 1.4 SHOWING THE SATISFACTION WITH THE PROMOTIONAL POLICIES



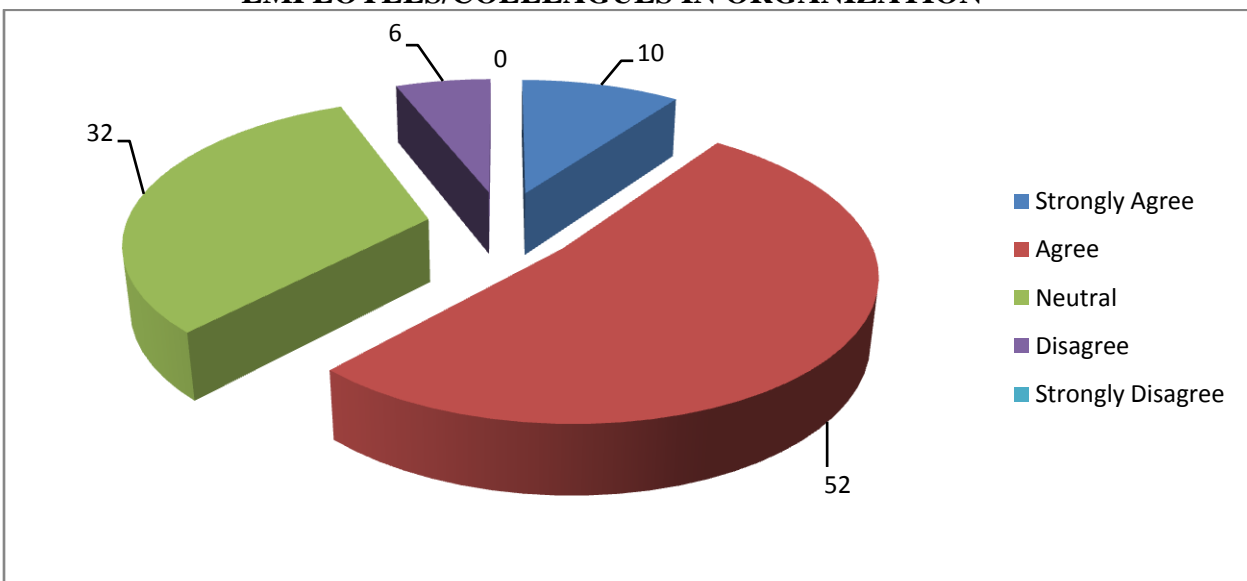
Q5. ORGANIZATION DOES A GOOD JOB OF LINKING REWARDS TO JOB PERFORMANCE

GRAPH 1.5 SHOWING THE OPINION REGARDING JOB OF LINKING REWARDS TO JOB PERFORMANCE



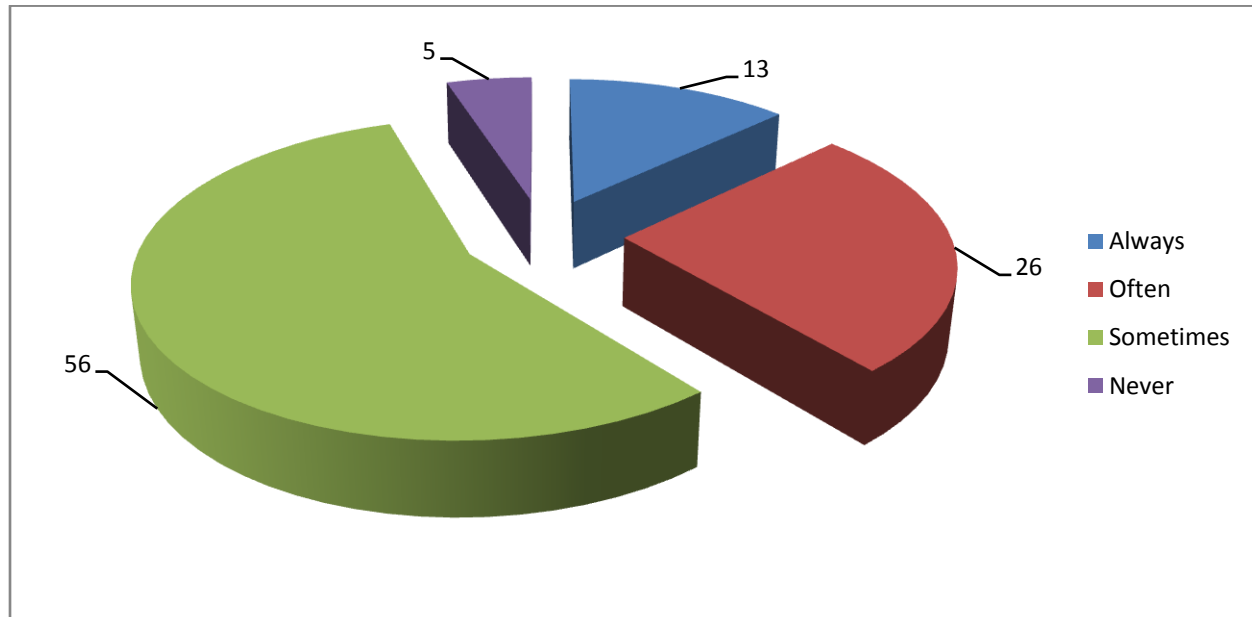
Q6. THERE IS A CORDIAL RELATIONSHIP EXISTS AMONG THE EMPLOYEES/COLLEAGUES IN ORGANIZATION

GRAPH 1.6 SHOWING THE CORDIAL RELATIONSHIP EXISTS AMONG THE EMPLOYEES/COLLEAGUES IN ORGANIZATION



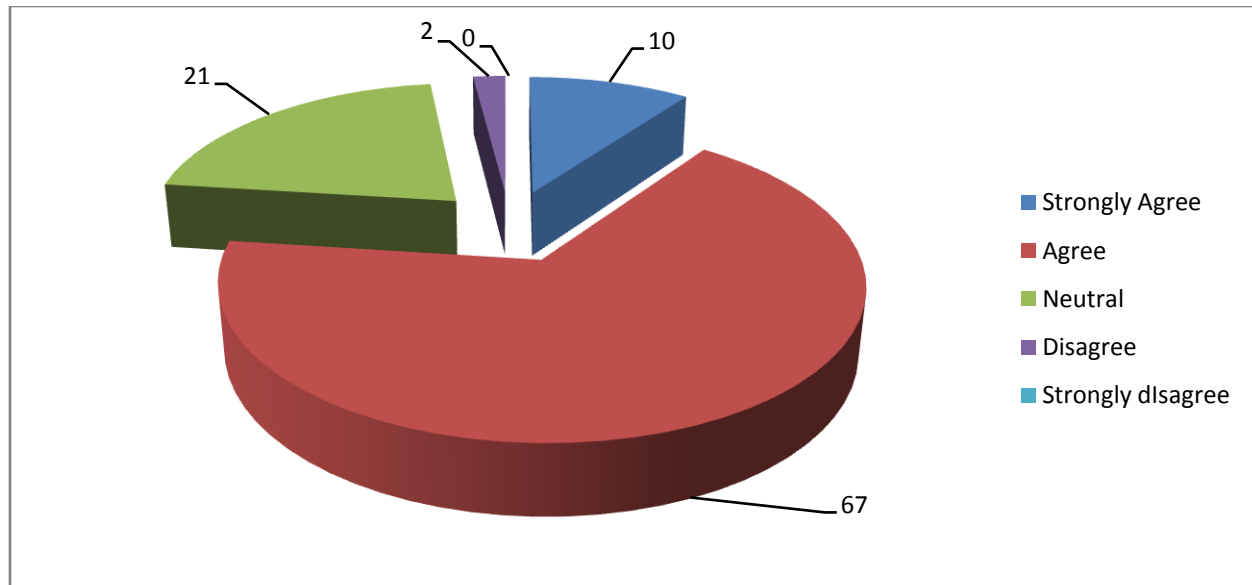
Q7. WHEN YOUR WORK SEEMS DIFFICULT, DO YOU RECEIVE SUPPORT & ENCOURAGEMENT FROM YOUR SUPERIORS

GRAPH1.7 IS SHOWING THE OPINION TO RECEIVE SUPPORT & ENCOURAGEMENT FROM YOUR SUPERIORS WHEN WORK SEEMS DIFFICULT



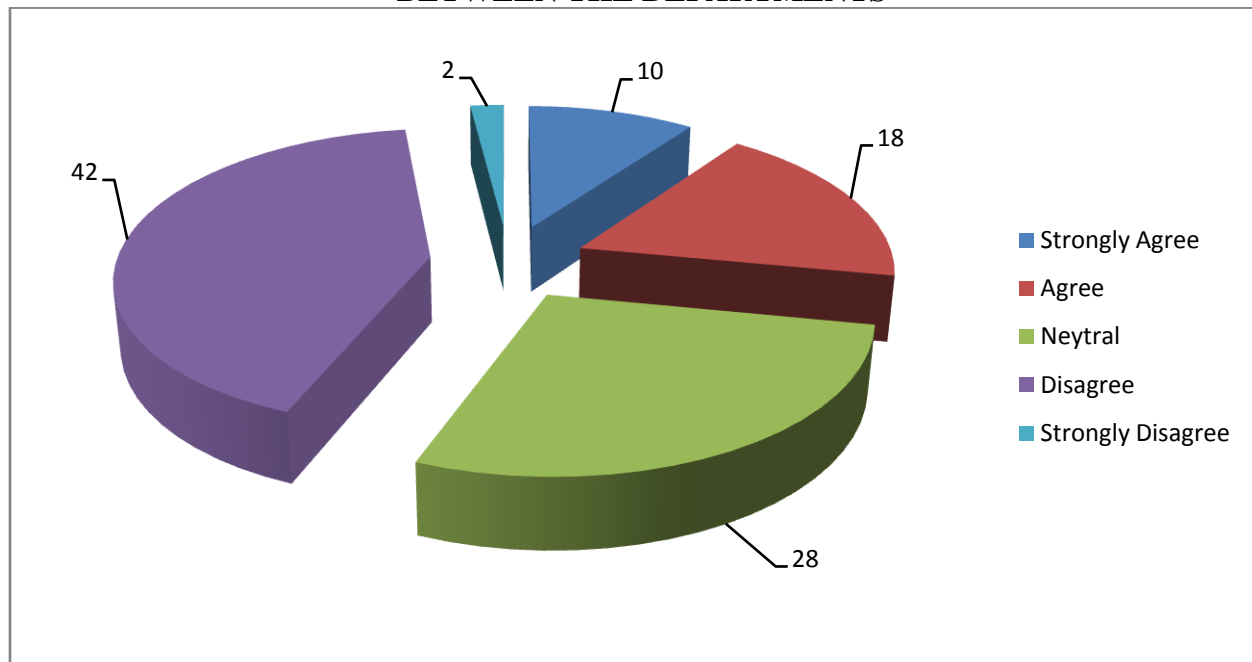
Q8. DO YOU FEEL FREE TO OFFER COMMENTS & SUGGESTIONS?

GRAPH 1.8 SHOWING THE OPINION TO FEEL FREE TO OFFER COMMENTS & SUGGESTIONS



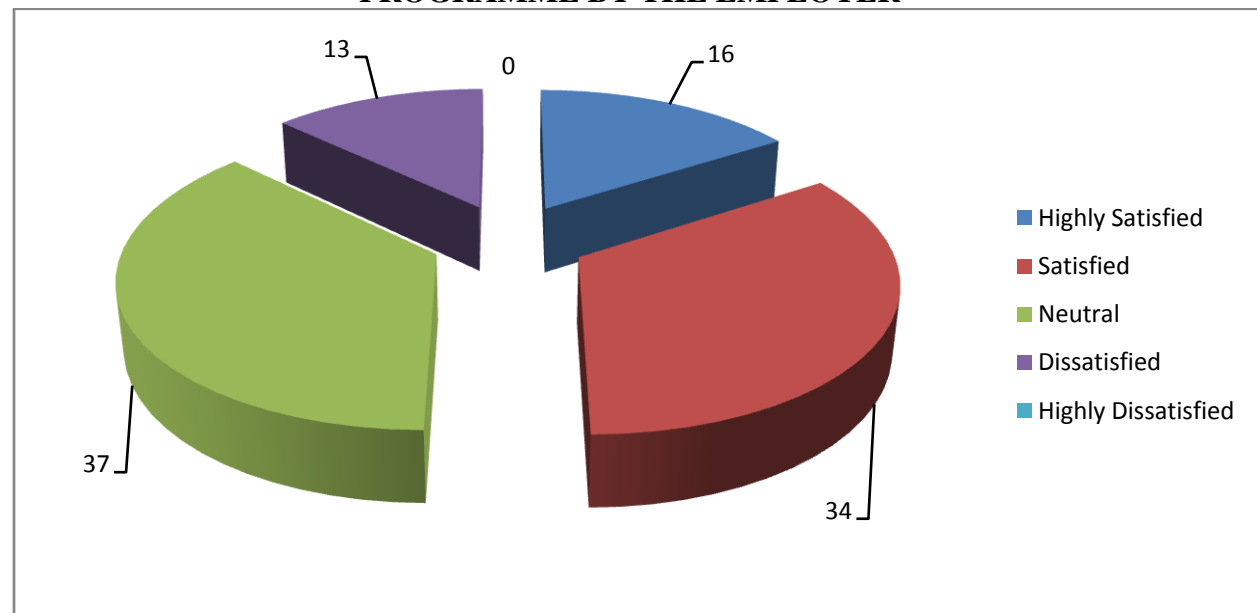
Q9.DO YOU THINK COMMUNICATION AND INFORMATION FLOW BETWEEN THE DEPARTMENTS IS SATISFACTORY?

GRAPH 1.9 SHOWING THE COMMUNICATION AND INFORMATION FLOW BETWEEN THE DEPARTMENTS

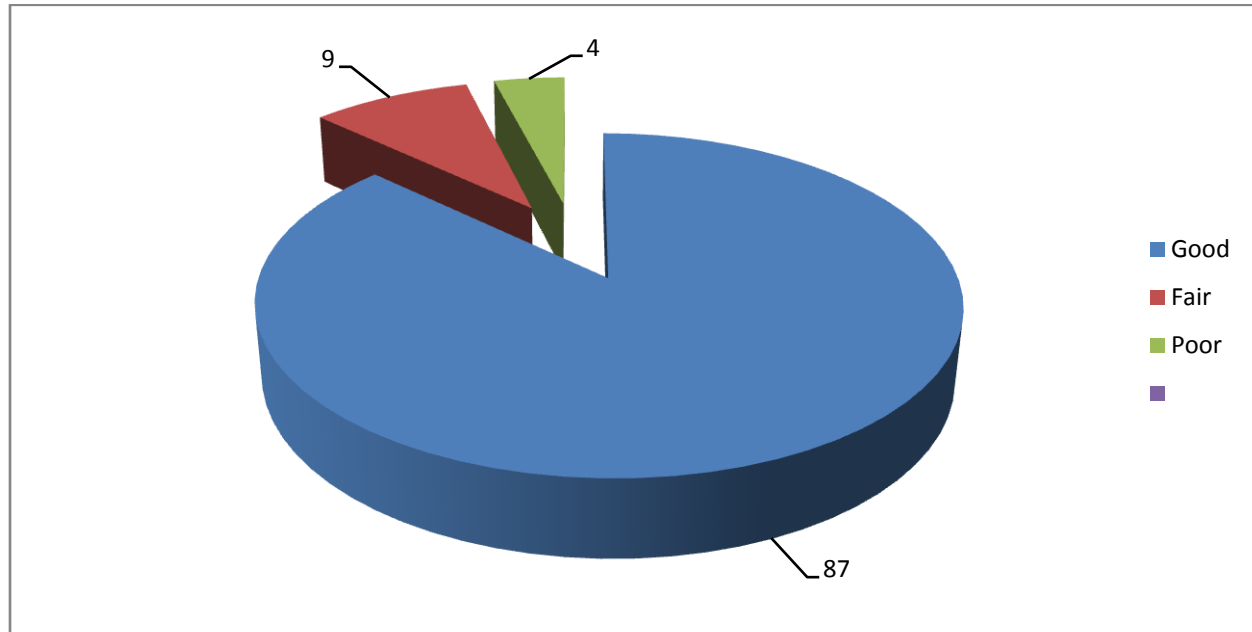


Q10. HOW FAR YOU ARE SATISFIED WITH THE DEVELOPMENT PROGRAMME BY THE EMPLOYER?

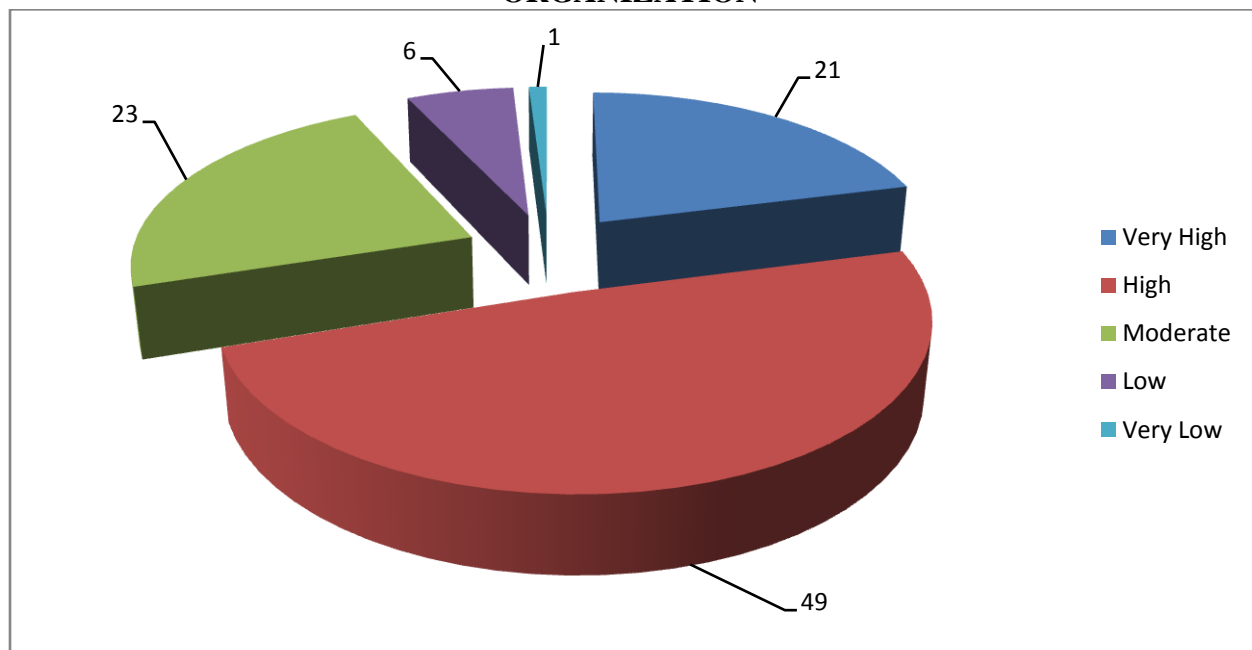
GRAPH 1.10 SHOWING THE SATISFACTION WITH THE DEVELOPMENT PROGRAMME BY THE EMPLOYER



Q11. IS YOUR CURRENT WORKPLACE, ARE YOUR OPPORTUNITIES FOR SELF-DEVELOPMENT?

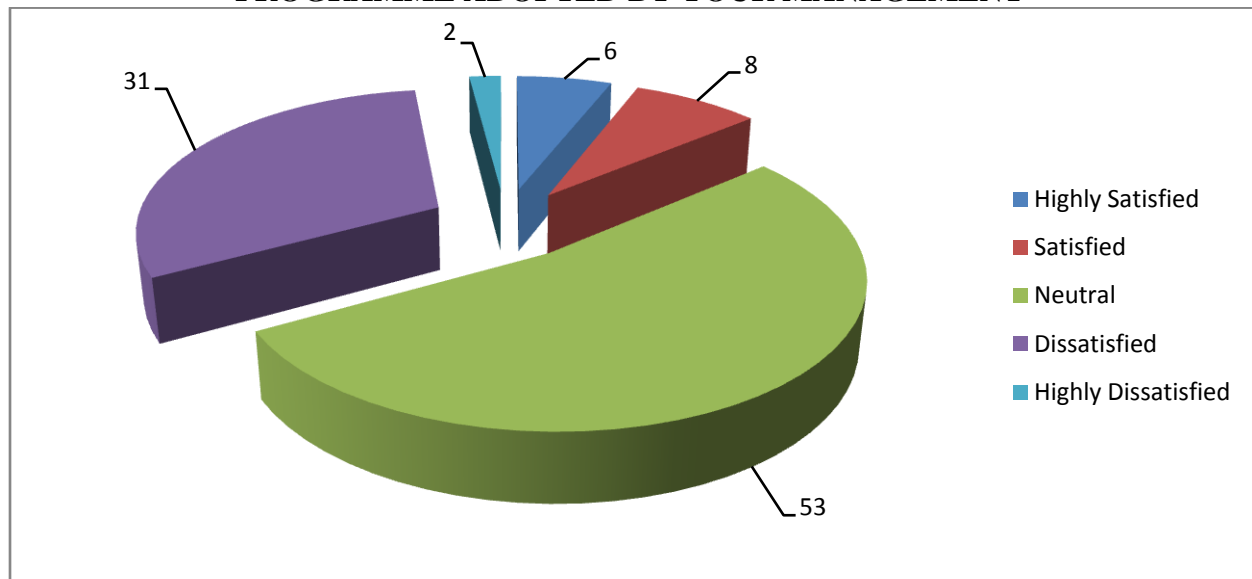
GRAPH 1.11 SHOWING THE OPPORTUNITIES FOR SELF-DEVELOPMENT

Q12. WHAT IS THE SCOPE OF YOUR CAREER DEVELOPMENT IN THE ORGANIZATION?

GRAPH 1.12 SHOWING THE SCOPE OF CAREER DEVELOPMENT IN THE ORGANIZATION

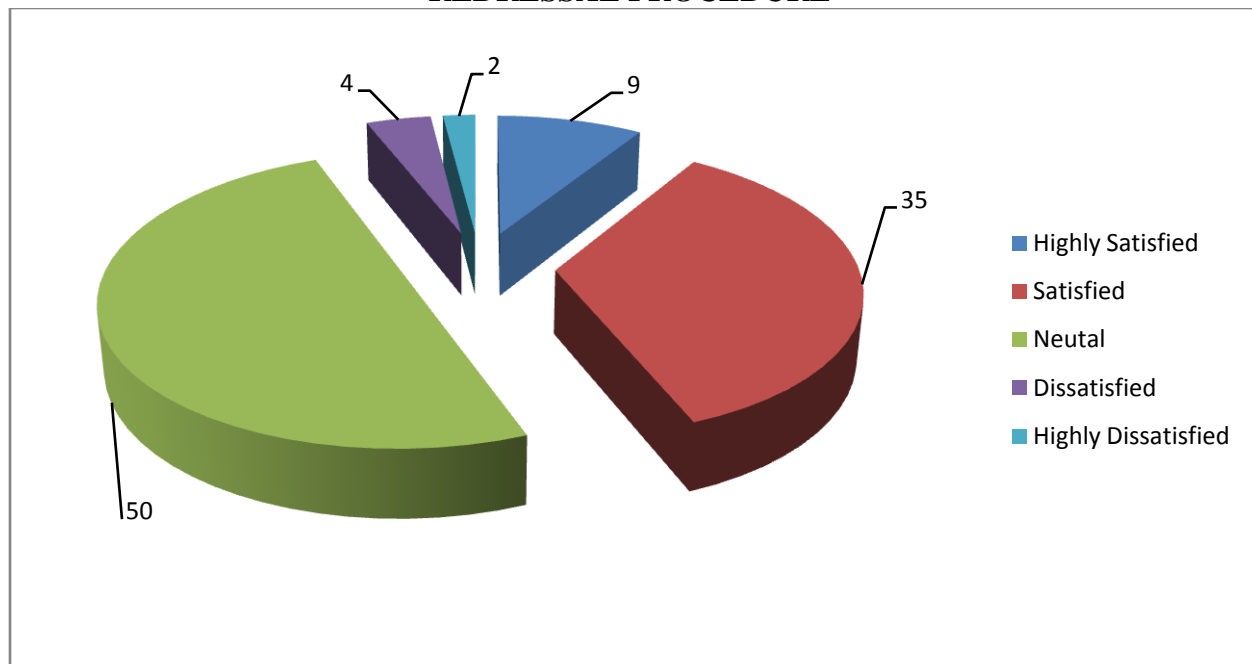
Q13. HOW DO YOU FIND THE PERFORMANCE APPRAISAL PROGRAMME ADOPTED BY YOUR MANAGEMENT?

GRAPH 1.13 SHOWING THE OPINION OF PERFORMANCE APPRAISAL PROGRAMME ADOPTED BY YOUR MANAGEMENT



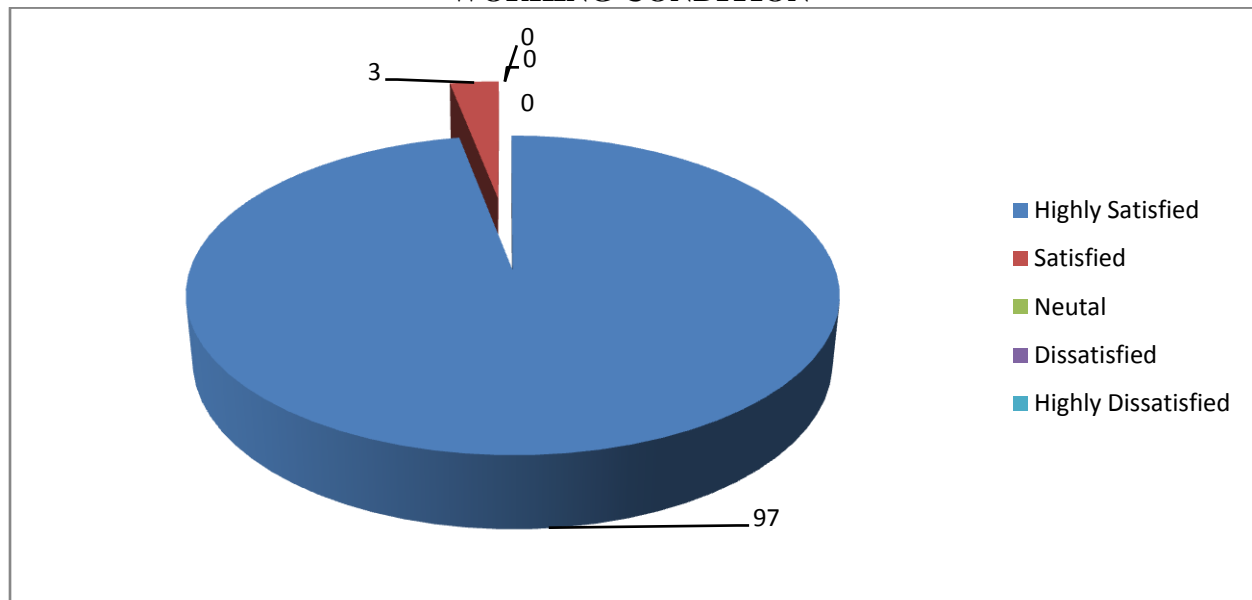
Q14. ARE YOU SATISFIED WITH THE GRIEVANCE REDRESSAL PROCEDURE?

GRAPH 1.14 SHOWING THE SATISFACTION WITH THE GRIEVANCE REDRESSAL PROCEDURE



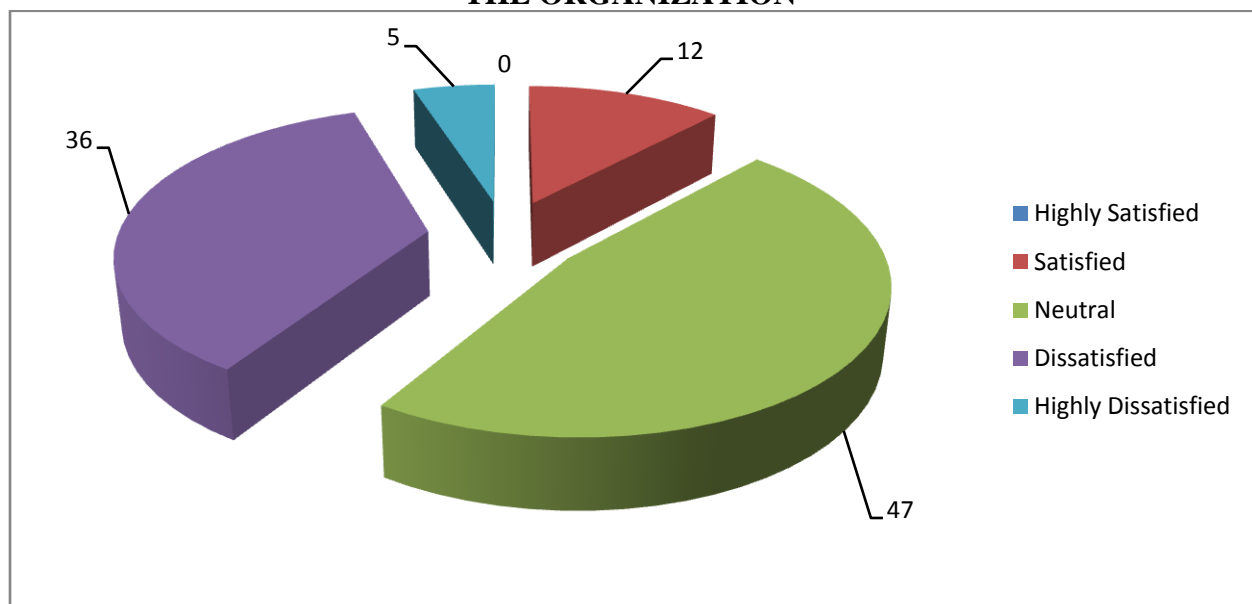
Q15. TO WHAT EXTEND YOU ARE SATISFIED WITH THE SAFETY & HEALTHY WORKING CONDITIONS?

GRAPH 1.15 SHOWING THE SATISFACTION WITH THE SAFETY & HEALTHY WORKING CONDITION



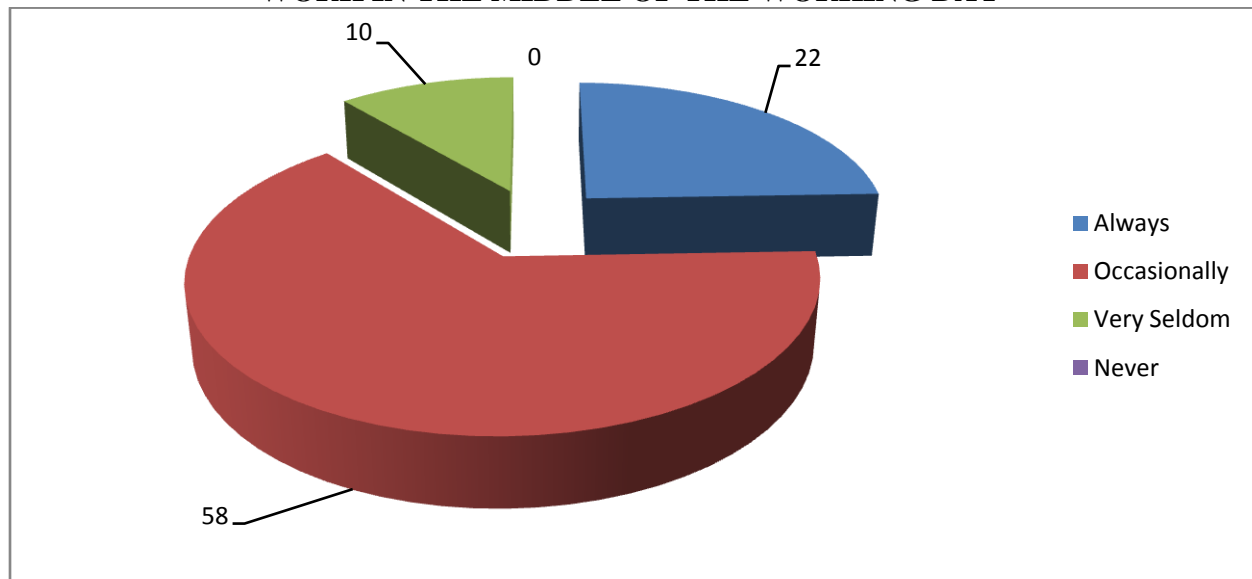
Q16. ARE YOU SATISFIED WITH THE WORKING HOURS OF THE ORGANIZATION?

GRAPH 1.16 SHOWING THE SATISFACTION WITH THE WORKING HOURS OF THE ORGANIZATION



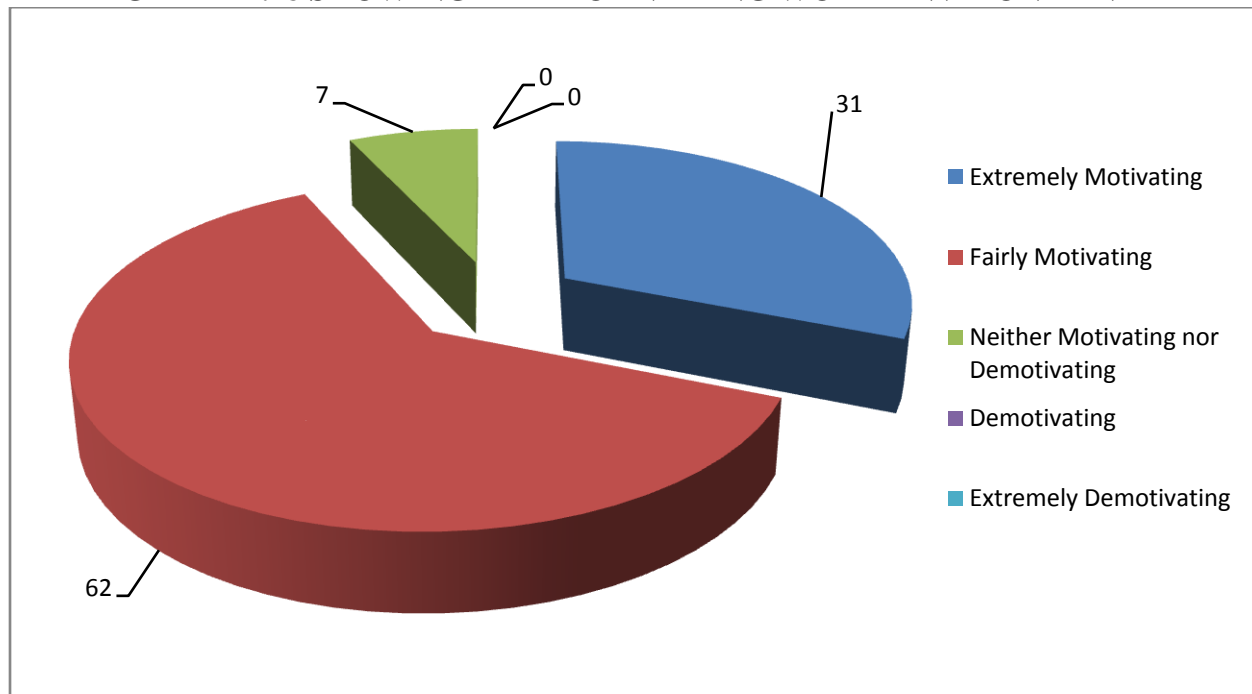
Q17. DO YOU HAVE THE POSSIBILITY FOR BRIEF ABSENCES FROM THE WORK IN THE MIDDLE OF THE WORKING DAY TO RUN PERSONAL ERRANDS, SUCH AS BANKING, DEALING WITH AUTHORITIES, ETC.

GRAPH1.17 SHOWING THE POSSIBILITY FOR BRIEF ABSENCES FROM THE WORK IN THE MIDDLE OF THE WORKING DAY

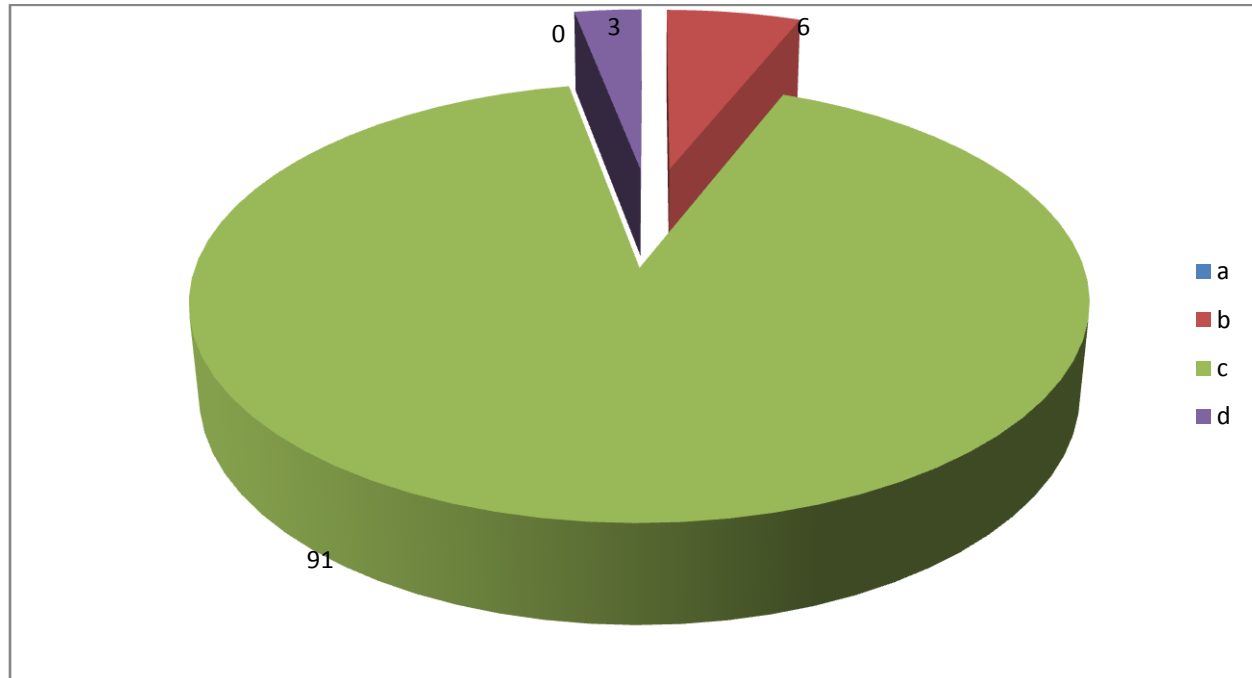


Q18. HOW MOTIVATING IS THE WORK ENVIRONMENT?

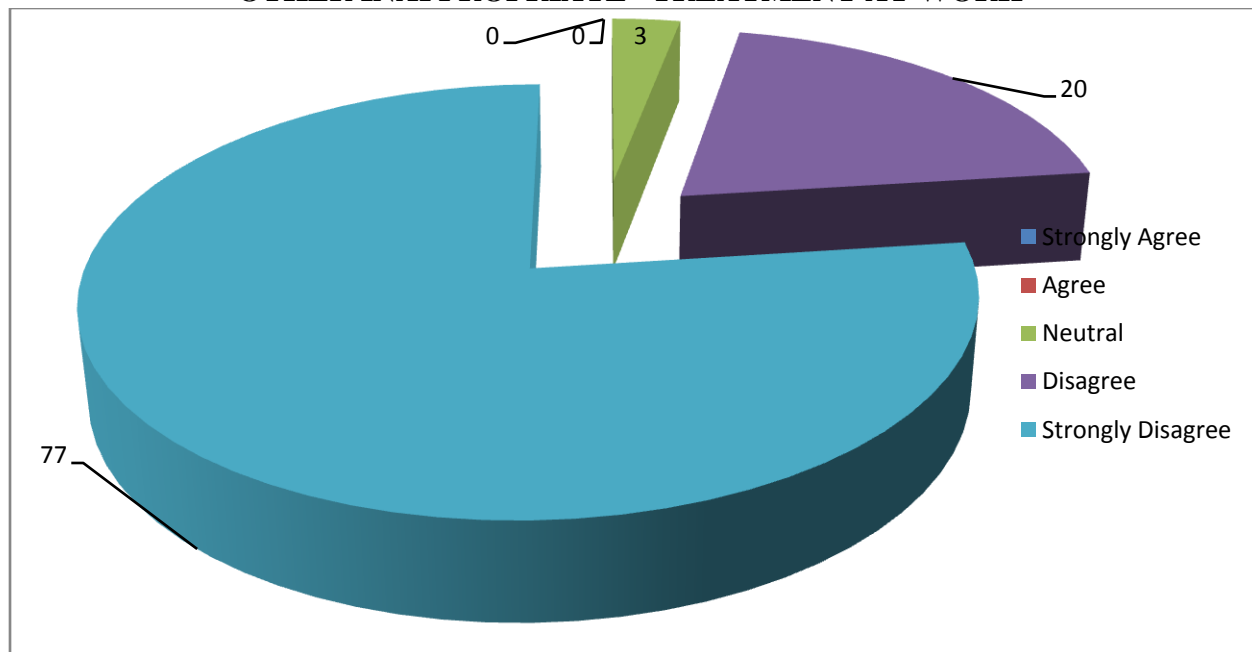
GRAPH 1.18 SHOWING THE MOTIVATING WORK ENVIRONMENT



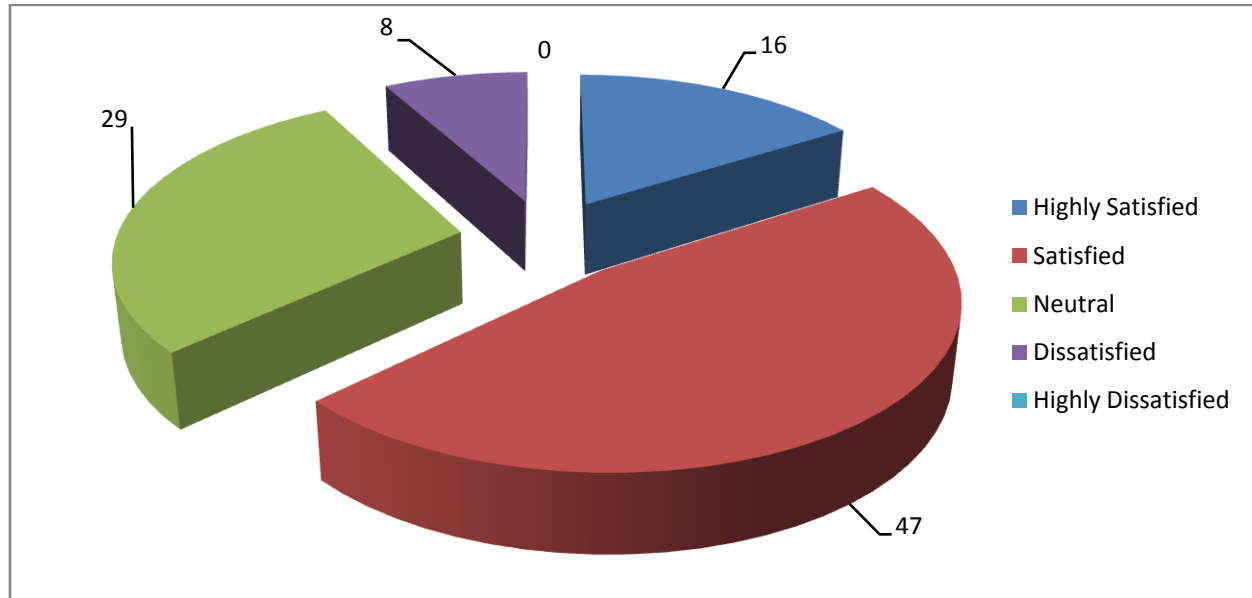
Q19. WHAT DO YOU THINK ABOUT THE WORK LOAD IN THE ORGANIZATION?

GRAPH 1.19 SHOWING THE OPINION OF WORK LOAD IN THE ORGANIZATION

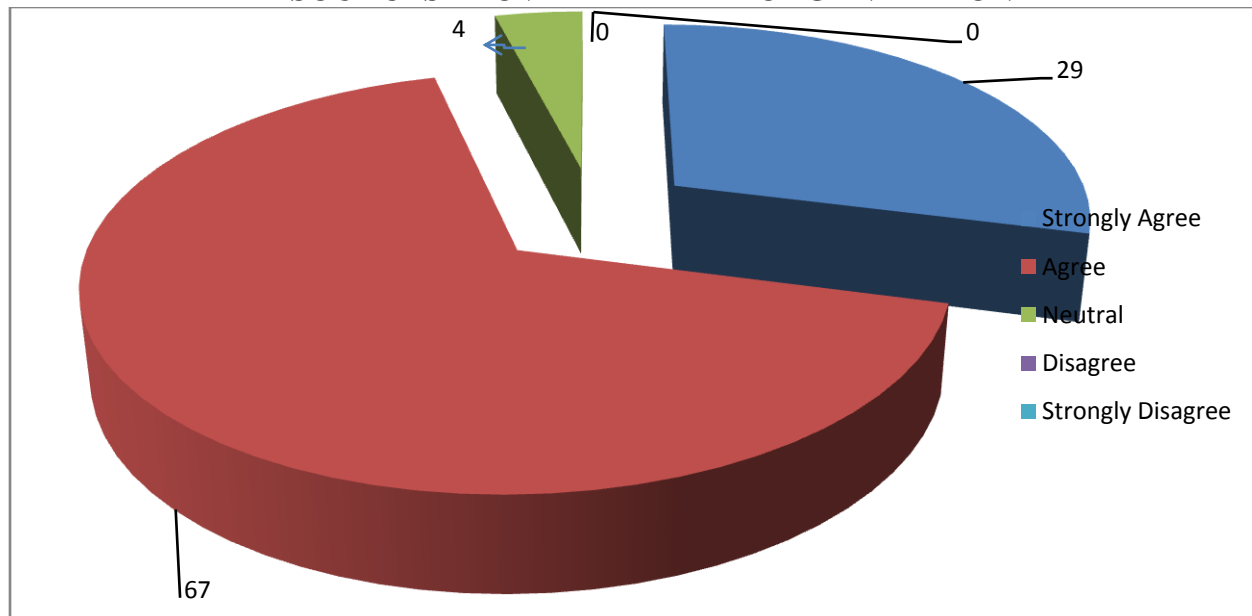
Q20. WHEN AT WORK, HAVE YOU BEEN SUBJECTED TO HARASSMENT OR ANY OTHER INAPPROPRIATE TREATMENT?

GRAPH 1.20 SHOWING THE OPINION REGARDING HARASSMENT OR ANY OTHER INAPPROPRIATE TREATMENT AT WORK

Q21. ARE YOU SATISFIED WITH THE CANTEEN FACILITY IN YOUR ORGANIZATION?

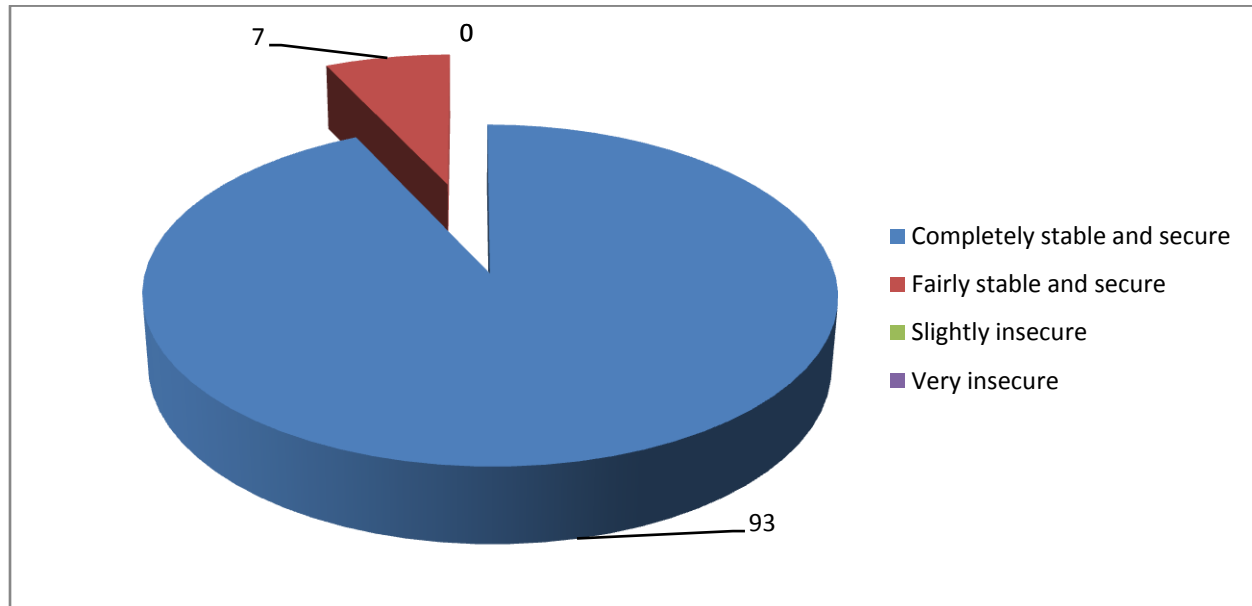
GRAPH 1.21 SHOWING THE SATISFACTION WITH THE CANTEEN FACILITY

Q22.THERE IS A BALANCE BETWEEN STATED OBJECTIVES & RESOURCES PROVIDED BY THE ORGANIZATION

GRAPH 1.22 SHOWING THE BALANCE BETWEEN STATED OBJECTIVES & RESOURCES PROVIDED BY THE ORGANIZATION

Q23. IN YOUR OPINION, WHAT KIND OF FINANCIAL POSITION OF YOUR WORKPLACE IS AT THE MOMENT?

GRAPH 1.23 SHOWING THE OPINION REGARDING THE FINANCIAL POSITION OF WORKPLACE AT THE MOMENT



DISCUSSION

The employees in the educational institutes affiliated with university are satisfied and comfortable with their current job responsibilities and jobs as 57% are satisfied and no one is highly dissatisfied (Q1). As far as job security in organization is concerned 49% are satisfied and 3% are highly dissatisfied and feel job insecurity in the organization (Q2). Fair and adequate compensation are given according to work and designation as 65% employees agree that organization provide adequate and fair compensation according to their work or designation and no one strongly disagree regarding the adequacy and fairness in compensation according to their work (Q3). It has been seen that 58% employees are in vague or in confusing state and so are neutral in their response and 8% are highly dissatisfied with the promotional policies (Q4). Researcher finds that 49% employees are agree that organization does a good job of linking rewards to job performance and 4% strongly disagree (Q5).

A cordial relationship exists among the employees/colleagues in organization as 52% employees agree that a cordial relationship exists among the employees/colleagues in organization, and no one strongly disagrees that cordial relationship exists among the employees/colleagues in organization(Q6) . It has been analyzed that 56% think that sometimes they receive support & encouragement from their superiors when their work seems difficult and 5% never received support & encouragement from their superiors (Q7). 67% employees agree that they are free to offer comments & suggestions in the organization and 2% disagree (Q8). Researcher finds that 42% disagree that communication and information flow between the departments is satisfactory and 2% strongly disagree (Q9). From the above data researcher finds that 37%employees are neutral with the development programme by the employer and no one is strongly dissatisfied (Q10). There are opportunities for the self-development of employees as they can write their books and research papers freely in the organization as it has been analyzed that 87% of the employees have the opinion that they have good opportunities for self-development in their current workplace, and 4% have the opinion that there are poor opportunities for self-

development (Q11). Researcher finds that 49% have the opinion of high career development scope and 1% think that the scope of career development in the organization is very low (Q12).

It has been seen that 53% are neutral with the performance appraisal programme adopted by the management and 2% are highly dissatisfied (Q13). It has been analyzed that 50% employees are neutral with the Grievance Redressal procedure and 2% are highly dissatisfied (Q14). Safety provisions and proper working conditions regarding noise, dust, poor lighting, lack of space, inadequate ventilation etc, are present and healthy working conditions are there in educational institutes as 97% of the employees are highly satisfied with the safety & healthy working conditions and no one is dissatisfied and highly dissatisfied (Q15). It has been seen that 47% are neutral with the working hours of the organization and 5% are highly dissatisfied with the working hours (Q16). It has been analyzed that 58% think occasionally there is a possibility for brief absences no one thinks that there is never a possibility of brief absences (Q17).

Work environment is motivating and everyone feels enthusiastic to learn new things related to work and complete their task with dedication as 62% have the opinion that work environment is fairly motivating and no one thinks that work environment is demotivating or extremely demotivating (Q18). Work load has been evenly distributed, so no one feels overloaded and are able to perform their task with accuracy and commitment as 91% employees have the opinion that work load is evenly distributed and no one thinks that work load is very much and task is not finished on appropriate time (Q19). From the above data researcher finds 77% strongly disagree and have the opinion that they have never been subjected to any harassment or any other inappropriate treatment at work and no one is subjected to any harassment (Q20). It has been analyzed that 47% employees are satisfied with the canteen facility at college premises and 8% employees are dissatisfied with the facilities available at canteen (Q21).

Equipments in laboratories and essential stationary are provided to achieve the balance between the stated objective and resources as 67% agree, 4% are neutral in their opinion (Q22). Financial position of the educational institutes affiliated with Kurukshetra University is sound and are sufficient to sustain the needs of institutes and requirement of infrastructural and developmental activities as 93% employees have the opinion that the financial position of their workplace at the moment is completely stable and secure and no one has the opinion that the financial position is either slightly insecure or very insecure (Q23).

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2. The articles passed through screening at this level will be forwarded to two referees for blind peer review.
3. At this stage, two referees will carefully review the research article, each of whom will make a recommendation to publish the article in its present form/modify/reject.
4. The review process may take one/two months.
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